

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Erica E Ervin

Debtor(s)

Case No. 16-17687

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/26/2016.
- 2) The plan was confirmed on 08/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/06/2017.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,223.71
Less amount refunded to debtor	\$424.80

NET RECEIPTS: **\$5,798.91**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,966.66
Court Costs	\$0.00
Trustee Expenses & Compensation	\$306.77
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,273.43**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Secured	0.00	0.00	0.00	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	1,075.04	1,075.04	0.00	0.00
AMITA HEALTH ADVENTIST MEDICA	Unsecured	NA	1,396.87	1,396.87	0.00	0.00
ARCHERFIELD FUNDING	Unsecured	NA	2,597.05	2,597.05	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	1,183.00	1,182.88	1,182.88	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	766.00	766.48	766.48	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	7,402.14	7,402.14	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	7,775.00	7,775.00	7,775.00	1,082.03	443.45
DIRECTV	Unsecured	840.00	840.26	840.26	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	9,000.00	23,921.70	23,921.70	0.00	0.00
INTERCOASTAL FINANCIAL LLC	Unsecured	NA	458.74	458.74	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	258.00	258.70	258.70	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	436.00	436.19	436.19	0.00	0.00
MERRICK BANK	Unsecured	519.00	519.43	519.43	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	311.00	310.99	310.99	0.00	0.00
NICOR GAS	Unsecured	NA	559.84	559.84	0.00	0.00
COMCAST CHICAGO	Unsecured	597.00	NA	NA	0.00	0.00
FINGERHUT/FRESHSTART	Unsecured	258.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	375.00	NA	NA	0.00	0.00
TMOBILE	Unsecured	379.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	100.00	NA	NA	0.00	0.00
COMED	Unsecured	400.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	40,776.00	41,726.86	41,726.86	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	1,100.00	1,198.14	1,198.14	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,775.00	\$1,082.03	\$443.45
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,775.00	\$1,082.03	\$443.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$84,651.31	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,273.43</u>
Disbursements to Creditors	<u>\$1,525.48</u>
TOTAL DISBURSEMENTS :	<u>\$5,798.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/11/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.